

Housing Assistance Opportunities for Duluth Residents

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Assistance to Renters

- **CHUM:** Assists renters living in substandard properties to organize or to improve conditions. CHUM also works to connect renters with neighborhood activities and organizations focused on neighborhood revitalization and crime reduction. To discuss a rental housing situation, join a Renter's Group or get involved in your neighborhood, contact us at 218-720-6521.
- **HousingLink:** HousingLink's resources are designed to help people looking for affordable rental housing in the Twin Cities and selected regions of Minnesota. HousingLink does not provide personal assistance to those seeking housing, so you may want to contact a service agency for additional assistance. If you are a renter, find out what you should know if your landlord is foreclosed upon. HousingLink's Housing Authority Waiting List Reports contain the most current information on the status of Section 8 Voucher and Public Housing waiting lists in Minnesota. These reports are updated whenever a change in waiting list status occurs. HousingLink's Housing How-to Library is a web-based collection of housing-related tools, resources, and information. Find help on their web site at www.housinglink.org.
- **Housing and Redevelopment Authority (HRA) Section 8 Rent Subsidy Voucher Program:** Assists qualified participants with rental assistance that makes market rate rental housing affordable for low income families. Program participants will pay a minimum of 30% of their monthly adjusted income for rent and utilities. Call for details at 218-529-6300 or visit www.duluthhousing.com and click on the programs/section8.
- **Housing and Redevelopment Authority (HRA) Low Rent Public Housing Rental Assistance:** Provides decent, safe, and affordable housing for qualified low income seniors, families, individuals with special needs, and other qualified individuals. Program participants normally pay no more than 30% of their monthly adjusted income for rent and utilities. The HRA currently operates 294 scattered site homes and 752 units located in six hi-rise facilities located within the City of Duluth. For further information regarding housing please call the HRA at 218-529-6300, or visit their website at www.duluthhousing.com/programs where an application form is available.

Assistance to Homeowners Rehabilitating their Homes

- **Arrowhead Economic Opportunity Agency (AEOA) Weatherization Program:** Provides weatherization services to income eligible single family households, at no charge, to improve efficiency, increase energy conservation and reduce utility costs. AEOA also provides a Energy and Fuel Assistance Program which assists eligible low-income households pay for heating and utility costs. Contact AEOA at 218-624-7625 (1-800-662-5711 for long distance) or visit www.aeo.org for further information.
- **Community Action Duluth's (CAD) Home Repair Matched Savings IDA Program:** Provides low-income homeowners at or below 80% of the Area Median Income with an opportunity to save and have their savings matched to use to make home repairs or improvements. Participants will complete a financial literacy class, a post-purchase class; have an energy audit and a home inspection which will help to determine their home repair plan. Contact Community Action Duluth at 218-726-1665 or visit www.communityactionduluth.org.
- **Duluth Comfort Systems Home Energy Loan:** Loans are available to Duluth homeowners for energy conservation improvement. Maximum loan amount is \$15,000 with repayment over 10 years at 4.9% interest. An energy audit is required. Contact Duluth Comfort Systems at 218-730-4050 or www.comfortsystems.ws.
- **Housing and Redevelopment Authority (HRA) Property Rehabilitation Deferred Loans:** HRA offers a no monthly payment, 0% interest, 30-year deferred loan, due on sale or at the end of the loan period, for single family homeowners. The program focuses on keeping properties safe, secure, well maintained, and also helps enhance the neighborhoods. Homeowners must be occupants and meet specified guidelines. Call for details: 218-529-6327 or visit www.duluthhousing.com and click on the programs/rehabilitation link.
- **Minnesota Housing Fix-up Fund:** Provides loans at below-market interest rates to homeowners with a gross annual income of up to \$96,500. The maximum loan amount is \$35,000. Loans may be used for improvements to the livability, accessibility, or energy efficiency of a home. Participating lenders include: Neighborhood Housing Services of Duluth, North Shore Bank of Commerce, Park State Bank, TCF National Bank, Minnesota. Contact a participating lender or Minnesota Housing at 1-800-710-8871 or visit www.mhfa.state.mn.us.
- **Minnesota Housing Fix-up Fund (Morgan Park residents only):** Provides loans at below-market rates (based on household income) to homeowners with a gross annual income of up to \$90,000. The maximum loan amount is \$35,000. Loans may be used for accessibility improvements and upgrading wells and septic systems, and in homes built prior to 1959. Borrowers with less than perfect credit may be eligible under this program. For lending information contact Park State Bank at 218-626-2755. For further information about the program contact Minnesota Housing at 1-800-710-8871 or visit www.mhfa.state.mn.us.
- **Neighborhood Housing Services (NHS) of Duluth Curb Appeal:** Low interest loans from \$2000-\$5000 for exterior improvements and code corrections. Can be used for items including roofs, windows, painting, landscaping, garage demolition and decks, to name a few. No income restrictions for persons located in Morgan Park, West Duluth, Lincoln Park, Central Hillside or East Hillside/Endion. Homeowners located outside of these neighborhoods must be below 80% of area median income. Payments are based on ability to pay, and generally range between \$25-\$60 per month. Contact NHS at 218-727-8604 or visit www.nhsduluth.org.
- **Neighborhood Housing Services (NHS) of Duluth Property Rehabilitation Loans:** Provides low-interest loans of up to \$25,000 to homeowners throughout Duluth. Loans may be used for rehabilitating exterior items, health and safety issues or mechanical repairs and may be used in conjunction with other NHS programs. No income restrictions for persons located in Morgan Park, West Duluth, Lincoln Park, Central Hillside or East Hillside/Endion. Homeowners located outside of these neighborhoods must be below 80% of area median income. Also available for rental properties that are owner-occupied and less than four units. Contact NHS at 218-727-8604 or visit www.nhsduluth.org for more information.

- Neighborhood Housing Services (NHS) of Duluth Ownership Opportunities for Rehabilitation and Stabilization (DOORS): Provides 0%, deferred, and low cost loans to homeowners and purchasers in the Lincoln Park, Central Hillside, East Hillside, Endion, Morgan Park, West Duluth and other CDBG designated neighborhoods with an annual income up to 115% of the state median income (below \$83,900). No payment deferred loans of 0% interest of up to \$12,000 are available. Contact NHS at 218-727-8604 or visit www.nhsduluth.org.
- NHS Fix-up and Community Fix-up Funds (FUF AND CFUF): Provide up to \$35,000 low cost flexible long-term (up to 20 years) financing using MHFA funds for homeowners doing a wide range of home improvements. Higher income and credit challenged households may be eligible. Customers are able to do their own work, bounded by few significant regulations. Able to close quickly. Available citywide. Contact NHS at 218-727-8604 or visit www.nhsduluth.org.
- Neighborhood Housing Services (NHS) of Duluth MHFA Single Family Rehabilitation: This program is for homeowners whose household incomes are lower than 30% of area median income. Can also be used on mobile homes. Loans are 0% interest, 0% APR, no payments, and forgivable after 15 years. Applicants must first apply for weatherization through Arrowhead Economic Opportunity Agency. Up to \$25,000 is available for each loan. Contact NHS at 218-727-8604 or visit www.nhsduluth.org.
- Neighborhood Housing Services (NHS) of Duluth MHFA Emergency Rehabilitation Program: This program is for homeowners whose household incomes are lower than 30% of area median income, and have an emergency situation requiring immediate repair. Can also be used on mobile homes. Loans are 0% interest, 0% APR, no payments, and forgivable after 15 years. Up to \$15,000 is available for each loan. Contact NHS at 218-727-8604 or visit www.nhsduluth.org.
- Neighborhood Housing Services (NHS) of Duluth MHFA Accessibility Program: This program is for homeowners whose household incomes are lower than 30% of area median income, and have experienced a new/recent event that has caused a need for accessibility modifications to their home. Can also be used on mobile homes. Loans are 0% interest, 0% APR, no payments, and forgivable after 15 years. Up to \$15,000 is available for each loan. Contact NHS at 218-727-8604 or visit www.nhsduluth.org.

Assistance to New or Potential Homebuyers

- Community Action Duluth's (CAD) Triple Your Money Program – FAIM (Family Assets for Independence in MN): Provides a matched savings opportunity for low-income individuals or families at 200% of the federal poverty level to save money towards the down payment and closing costs associated with a first time home purchase. Participants can save up to \$960 in two years and be granted a 3:1 match on their savings, or up to \$2,880 of free grant money, for a total of \$3,840. Contact Community Action at 218-726-1665 or visit www.communityactionduluth.org for more information.
- CAD's Common Cents: The Money & Home Buyer Class – A Financial and Home Purchase Education Program: Provides 16 hours of FREE education covering topics of: saving money, building assets, reducing debt, improving and understanding credit, dealing with collections, preventing identity theft, avoiding scams & predatory lending, getting mortgage ready, searching for a home, home inspections, house closing process, home insurance, and life as a homeowner. Class participants are also provided with an individualized one-on-one credit and housing counseling session and given a copy of their tri-merged credit report with scores (a \$15 value). Child Care and Pizza are provided. Contact Community Action for more information and a schedule of classes at 218-726-1665 or www.communityactionduluth.org.
- Habitat for Humanity: Builds/renovates housing units for qualified families with community labor. Contact Habitat for Humanity at 218-722-3875 or visit www.habitat.org or email hfhduluth@charterinternet.com.

- Housing and Redevelopment Authority (HRA) Homeownership Programs (MURL and NSP): These programs are for those low-to-moderate income families who would otherwise be unable to afford homeownership through traditional mortgage financing. Homes needing substantial rehabilitation are purchased by the HRA, improved to quality standards, and sold to eligible families through a low interest mortgage or contract for deed by the HRA. No down payment required. Applicants must complete the Homebuyers Education Workshops. For details call 218-529-6327, or visit www.duluthhousing.com and click on the programs/rehabilitation link.
- Minnesota Housing Duluth Minnesota Cities Participation Mortgage Program: Provides assistance to first-time homebuyers with low interest mortgage financing. The maximum adjusted income of a borrower may not exceed 60% of the state median income. Participating lenders include: Wells Fargo Home Mortgage, US Bank Home Mortgage, North Shore Bank, Bank of America Home Loans, Centennial Mortgage and Funding Inc., and Summit Mortgage. Contact a participating lender, local realtor, or Minnesota Housing at 1-800-710-8871 or visit www.mhfa.state.mn.us for further information.
- Minnesota Housing Duluth Community Activity Set-Aside (CASA) Mortgage Program: Provides lenders, in partnership with their local government and/or nonprofit housing providers, with set-asides of mortgage revenue bond funds to meet a specific targeted objective/need in the community. Participating lenders include: Northern Communities Land Trust, Wells Fargo Home Mortgage, Bank of America Home Loans, Centennial Mortgage, US Bank Home Mortgage and North Shore Mortgage. Contact a participating lender or Minnesota Housing at 1-800-710-8871 or visit www.mhfa.state.mn.us for eligibility requirements and further information.
- Minnesota Housing Homeownership Assistance Fund (HAF): Provides limited monthly payment and entry cost assistance to modest-income borrowers who purchase their first home through a Minnesota Housing program. Borrowers must attend qualified homebuyer training before they select a home. Visit www.mhfa.state.mn.us.
- Mortgage Program (MMP), the Minnesota Cities Participation Program (MCP), and the Duluth Community Activity Set-Aside Mortgage Program (CASA). Contact a local realtor or Minnesota Housing at 1-800-710-8871 or visit www.mhfa.state.mn.us for further information.
- Northern Communities Land Trust (NCLT): NCLT is a non-profit dedicated to providing permanently affordable homeownership opportunities to low and moderate income households. NCLT's quality, affordable homes are sold for \$20,000- \$60,000 below market value to income-qualified buyers. NCLT sells both newly constructed and recently renovated homes, in partnership with Common Ground, a national leader in affordable green construction & renovation of single family homes. The goals are to update the major systems of the home, to improve energy efficiency, to increase indoor comfort, health and safety, to use products that are durable and sustainable, to have a home that is affordable to purchase and to maintain, and to be an asset to the neighborhood. Homebuyers can purchase with as little as \$1,500 out-of-pocket. Call 727-5372 or visit www.landtrustduluth.org for income guidelines and program details.
- Neighborhood Housing Services of Duluth (NHS) Homebuyer Workshops: A series of workshops are offered to prospective homebuyers. The series includes information on financial and credit qualification, the mortgage lending process, how real estate transactions work, and how to overcome barriers to homeownership. Contact NHS at 727-8604 or visit www.nhsduluth.org for further information.
- Neighborhood Housing Services of Duluth (NHS) Down Payment and Closing Cost Assistance: These are 0% deferred loans of \$2,000-\$4,000 available to participants buying a new home in the City of Duluth. There are no income restrictions for purchasers in Morgan Park, West Duluth, Lincoln Park, Central Hillside, East Hillside, and Endion areas. Applicants outside of these target areas must have household incomes below 80% of the area median income. Not restricted to first time homebuyers. Must complete home-buyer education and be approved with a conforming loan program. Funds above \$2000 must demonstrate need. Special terms available to employees of St. Luke's and Essentia for purchasing homes near their places of work. Contact NHS at 218-727-8604 or visit www.nhsduluth.org for further information.

- US Bank American Dream: Working with NHS, US Bank offers financing to residents wishing to purchase and rehabilitate existing homes. The income limits for first-time buyers are up to 80% of the area median income. There are no income limits or first-time buyer requirements in the NHS Duluth area. Completion of the Homebuyer Education workshop offered by NHS is required. Entry cost assistance is available. Contact US Bank at 218-723-2820 or NHS at 218-727-8604 or visit www.nhsduluth.org for further information.

Assistance to Homeowners Dealing with Foreclosure

- Lutheran Social Service. LSS Financial Counseling Service is a HUD-certified housing counseling agency that helps with questions about homeownership and help in avoiding foreclosure. They also provide financial counseling to help to assess financial situations, develop a budget, and explore possible solutions, and to help set priorities and establish financial goals while keeping in mind basic needs. Call 1-888-577-2227 or 218-527-2227 for more information. Their website can be found at www.lssmn.org/debt
- The Home Affordable Refinance Program: The Home Affordable Refinance Program gives up to 5 million homeowners with loans owned or guaranteed by Fannie Mae or Freddie Mac an opportunity to refinance into more affordable monthly payments. The Home Affordable Modification Program commits \$75 billion to keep up to 4 million Americans in their homes by preventing avoidable foreclosures. The consumer website, www.MakingHomeAffordable.gov, provides homeowners with detailed information about these programs along with self-assessment tools and calculators to empower borrowers with the resources they need to determine whether they might be eligible for a modification or a refinance under the Administration's program.
- The Minnesota Home Ownership Center: The Minnesota Home Ownership Center is the state's leading independent, non-profit provider of information and resources aimed at helping Minnesotans begin, and maintain, home ownership. While our services are open to anyone, the Center places an emphasis on supporting low- and moderate-income Minnesotans and those who often face barriers to home ownership. Their website can be found at www.hocmn.org

Assistance to Rehabilitating or Building Affordable Rental Housing

- Arrowhead Economic Opportunity Agency (AEOA) Weatherization Program: Provides weatherization services to income eligible single family households, at no charge, to improve efficiency, increase energy conservation and reduce utility costs. AEOA also provides a Energy and Fuel Assistance Program which assists eligible low-income households pay for heating and utility costs. Contact AEOA at 218-624-7625 (1-800-662-5711 for long distance) or visit www.aeoa.org for further information.
- Duluth Comfort Systems Energy Loan: Provides loans for energy conservation improvements to Duluth owners of residential buildings. Maximum loan is \$15,000 per unit for rental buildings with repayment over 10 years at 4.9% interest. Applicants with 1-4 units must have an energy audit. Applicants with 5 or more units must have a State certified multi-family energy audit. Audits are available through Northern Energetics. Contact Duluth Comfort Systems at 218-730-4050 or visit www.comfortsystems.ws for further information.
- Housing and Redevelopment Authority (HRA) Rental Property Rehabilitation Loans: The HRA has low interest loans (2%) for rental property owners to make improvements and/or housing updates. The program focuses on keeping properties safe, secure, well maintained and affordable. Call for details at 219-529-6327 or visit www.duluthhousing.com and click on the programs/rehabilitation link.
- Minnesota Housing Rental Rehabilitation Loan: Provides property improvement loans to residential rental property owners. Persons or families with an income of no more than 80% of the Minnesota median income

must occupy 75% of the property. Loan amount available is dependent on the size of the property, with a term of up to 15 years at 6% interest. Pioneer Bank is a participating lender. Contact the participating lender or Minnesota Housing at 1-800-657-3701 or visit www.mhfa.state.mn.us for further information.

Other Types of Assistance

- **Community Action Duluth's (CAD) Triple Your Money Program – FAIM (Family Assets for Independence in MN)** Provides a matched savings opportunity for low-income individuals or families at 200% of the federal poverty level to save money towards the purchase of an asset. Qualified assets include: the pursuit of post secondary college education at an accredited institution or the expansion and development of their small business. Participants can save up to \$960 in two years and be granted a 3:1 match on their savings, or up to \$2,880 of free grant money, for a total of \$3,840. Contact 218-726-1665 or visit www.communityactionduluth.org.
- **Community Action Duluth's (CAD) Common Cents: The Money & Home Buyer Class – A Financial and Home Purchase Education Program:** Provides 16 hours of FREE education covering topics of: saving money, building assets, reducing debt, improving and understanding credit, dealing with collections, preventing identity theft, avoiding scams & predatory lending, getting mortgage ready, searching for a home, home inspections, house closing process, home insurance, and life as a homeowner. Class participants are also provided with an individualized one-on-one credit and housing counseling session and given a copy of their tri-merged credit report with scores (a \$15 value). Child care and pizza are provided. Contact Community Action for more information and a schedule of classes at 218-726-1665 or www.communityactionduluth.org.
- **Housing and Redevelopment Authority (HRA) Lead-Based Paint:** The HRA of Duluth has received matching funds (HUD) Lead Demonstration Grant to reduce lead hazards in dwellings located in the City of Duluth (rental and single family). Risk assessments and clearances are required on properties receiving these funds. These funds can be used for lead hazard work ordered by the City of Duluth, St. Louis County Health Department or for rehabilitation projects. This Grant ranges from \$2,000.00 - \$4,000.00 per unit, depending on the extent of the lead hazard work being completed. The owner of the property must match lead funds being used dollar for dollar. This match can come from various programs, such as: Minnesota Housing, CDBG, Home (eligibility requirements must be met) or private funding. Call for details at: 218-529-6327, or visit www.duluthhousing.com and click on the programs/rehabilitation link.
- **Housing and Redevelopment Authority (HRA) Lateral Sewer Line Project:** Assists qualified homeowners with a \$6,000.00 deferred loan for a cured in place repair of their lateral line or a \$4,000.00 deferred loan for an open trench repair or replacement of their lateral line. This deferred loan is due upon change in ownership of the property, or in thirty (30) years, whichever comes first. Call for details at: 218-529-6327, or visit www.duluthhousing.com and click on the programs/rehabilitation link.
- **Neighborhood Housing Services of Duluth (NHS) Homebuyer Workshops:** A series of workshops are offered to prospective homebuyers. The series includes information on financial and credit qualification, the mortgage lending process, how real estate transactions work, and how to overcome barriers to homeownership. Contact NHS at 727-8604 or visit www.nhsduluth.org for further information.